

# FTC WARNING !

## Six Signs a Scholarship Could Be a Scam.

### "This scholarship is guaranteed or your money back."

No one can guarantee that they'll get you a grant or scholarship. Refund Guarantees often have conditions or strings attached. Get refund policies in writing--*before* you pay.

### "You can't get this information anywhere else."

There are many free lists of scholarships available. Check with your school or library before you decide to pay someone to do the work for you.

### "May I have your credit card or bank account number to hold this scholarship?"

Don't give out your credit card or bank account number on the phone without getting information in writing first. It may be a set-up for an unauthorized withdrawal from your account.

### "We'll do all the work."

Don't be fooled. There's no way around it. You must apply for scholarships or grants yourself.

### "The scholarship will cost some money."

Don't pay anyone who claims to be "holding" a scholarship or grant for you. Free money shouldn't cost a thing.

### "You've been selected" by a 'national foundation' to receive a scholarship, or "You're a finalist" in a contest that you never entered.

Before you send money to apply for a scholarship, check it out. Make sure the foundation or program is legitimate.

### Need Money For College?

Check with your school guidance counselor or local librarian for free information about scholarships before you pay someone for the same scholarship lists.

Source: Federal Trade Commission, <<http://www.ftc.gov/bcp/conline/edcams/scholarship/dontget.htm>>



## Thinking About College?



- ❑ FIRST--don't assume you're not eligible. EVERYONE qualifies for some form of financial aid, regardless of income. It can be based on need or income, and/or merit or academics. There are many types of grants, loans, and scholarships available. You won't know what types you qualify for until you apply!
- ❑ To apply for federal aid you MUST complete a *Free Application for Federal Student Aid* (FAFSA) soon after January 1 in **each** year you intend to enroll in school. (Applications on-line at: [www.fafsa.ed.gov](http://www.fafsa.ed.gov), or visit your guidance office.)
- ❑ Deadlines, Deadlines, Deadlines! Pay close attention to admissions and financial aid deadlines at each school where you apply.
- ❑ Keep copies of ALL your admissions and financial aid paperwork.
- ❑ Begin searching for private scholarships and grants about one year prior to your intended start date.

Information on private scholarships and grants can be found in such places as the Internet, in public libraries, community organizations, high schools, and the NHHEAF.

The NH Higher Education Assistance Foundation (NHHEAF) offers free programs and materials to help prepare families for the college process.

### FREE RESOURCE CENTER SERVICES

- College counseling appointments in our Concord office.
- Outreach to New Hampshire schools, businesses and community organizations with speakers, information and reference materials.
- Career search provides students with access to information about more than 700 occupations based on individual interests and talents.
- Detailed descriptions about the

most popular college majors.

- National undergraduate school searches based on factors that meet individual needs.
- Information packets about the financial aid process and applying for federal and alternative student and parent loans.
- Access to over 2,500 national public and private scholarship sources with our free scholarship search.

### PUBLICATIONS

- *Aspirations, Opportunities & Choices*--a college planning guide with information about saving for college, career exploration, college admissions criteria and applying for financial aid
- *Don't Get Scammed*--An advisory with tips for avoiding scholarship scams
- *Scholarship Search Application*--free national database search application for students
- *Guide to Paying for College*--Provides students and parents with the necessary information about the financial aid process and sources of scholarship, grant and loan aid specific to New Hampshire students
- *Returning to Learning*--provides the adult learner or nontraditional student with important and appropriate information, including descriptions of CLEP exams, transferring credits, financial aid, admissions criteria, etc.

**We're here for you! To order our materials or for more information, call the Resource Center at: 1-800-525-2577 x 119 or visit our website at: <[www.nhheaf.org](http://www.nhheaf.org)>**

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